

## Detailed Form 1095 Information

The Affordable Health Care Act (ACA) introduced three new tax forms that report on various aspects of your health insurance coverage and the health insurance coverage offered by your employer. These are Forms 1095-A, 1095-B and 1095-C. You may be receiving one or more of these new tax forms by March 31, 2016 and these forms will report information pertaining to the 2015 calendar year.

If you are a full-time employee as defined by ACA for at least one month in 2015, you will receive a Form 1095-C from the County whether or not you enroll in any County coverage. If you are a full-time employee enrolled in one of the County medical plan options, you will also receive a Form 1095-B from the insurance carrier through which you have the coverage.

If you were not considered to be a full-time employee under the ACA in 2015, but you were enrolled in one of the County medical plan options, you can expect to receive the Form 1095-B from the insurance carrier through which you have your County coverage.

You will only receive the Form 1095-A if you were enrolled in a health plan through the ACA Health Insurance Marketplace, which includes Covered California, in 2015.

An overview of these forms is provided below.

### Form 1095-B

The 1095-B is a tax form that verifies that you and your dependents had minimum qualifying health insurance coverage, referred to as Minimum Essential Coverage (MEC), to satisfy the individual mandate requirements in the ACA for one or more months in the calendar year. If you were enrolled in any of the County's medical plans in 2015, the Form 1095-B that you will receive from the insurance carrier will report which months you had MEC in 2015. The Form 1095-B includes information regarding:

- The type of health insurance coverage you had;
- Your dependents who were enrolled in such coverage; and
- The period of the coverage.

***Please note that the ACA requires most individuals to maintain MEC throughout the year or pay a tax assessment. You, and any covered dependents, will be considered to have met the MEC requirements for any month in which you are enrolled in a County of San Bernardino medical plan.***

The insurance carrier through which you have County coverage will mail you the Form 1095-B no later than March 31, 2016. You won't have to file the 1095-B with your federal income tax return, but if you use a tax preparer, he or she may ask to see a copy. You should also retain a copy of this Form 1095-B for your tax records.

### Form 1095-C

If you are considered to be an ACA full-time employee of the County at any time during 2015, the County will send you the Form 1095-C. This form provides information regarding the offer, if any, of health insurance coverage made to you, your spouse, and your dependents by the County. The County will send this Form 1095-C to every full-time employee in 2015 or whether the employee actually elected County coverage.

The Form 1095-C includes information about:

- The months during which an employer made an offer of health insurance coverage to the employee and whether that coverage offer extended to spouses and dependent children;
- The amount of the self-only monthly premium for the lowest cost plan available to that employee that meets certain minimum value requirements; and
- Information that can help you determine if you were eligible to receive a premium tax credit through the ACA Health Insurance Marketplace for any months during the year.

***Note that if you receive a 1095-C from the County showing you were eligible for coverage in 2015, it is unlikely that you would have been eligible to receive a premium tax credit through the ACA Health Insurance Marketplace for any months during which you had an offer of health insurance coverage from the County.***

The County will mail you the Form 1095-C no later than March 31, 2016. You won't have to file the 1095-C with your federal income tax return, but if you use a tax preparer, he or she may ask to see a copy. You should also retain a copy of this Form 1095-C for your tax records.

#### **Form 1095-A**

This form will only be sent to individuals who were enrolled in a health plan through the ACA Health Insurance Marketplace, which includes Covered California. The Form 1095-A includes:

- Information about anyone in your family who enrolled in a health plan providing MEC through the ACA Health Insurance Marketplace in 2015 through you;
- Information about the monthly premiums you paid to your health plan;
- The amount of any federal premium tax credits that were paid in advance to your health plan; and
- The premium for the second lowest cost Silver plan that was available to you for 2015 because this amount is used as a "benchmark" to set the premium tax credit.

***Note that if you receive a 1095-C from the County showing you were eligible for coverage as a full-time employee, it is unlikely that you would have been eligible to receive a premium tax credit through the ACA Health Insurance Marketplace for any months during which you had such an offer of health insurance coverage from the County.***

The insurance company through which you were provided coverage in the ACA Health Insurance Marketplace will mail you the Form 1095-A no later than March 31, 2016. If you receive a Form 1095-A, you may need information from this form to fill out various other tax forms including Form 1040, U.S., Individual Income Tax Return and Form 8962, Premium Tax Credit. You should also retain a copy for your records.

It is important to note that the County does not provide any tax or legal advice. Therefore, the contents of this communication should not be construed as, nor are they intended to provide, tax or legal advice.